
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates
c/o John Hancock Retirement Plan Services, LLC
P.O. Box 796
Norwood, MA 02062-0796



October 5, 2017

John Sample
123 Main Street
AnyTown, TX 76112

Re: Domestic Relations Order Package

Enclosed is your **MODEL QUALIFIED DOMESTIC RELATIONS ORDER** ("Model QDRO") for the Retirement Plan for Employees of Ben E. Keith Company and Its Affiliates (the "Plan"), a copy of the Plan's **QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURES** ("Procedures"), a list of frequently asked questions, and a list of default provisions that may be applied when your domestic relations order does not specify otherwise.

The Model QDRO contains pre-approved language specific to the Plan and qualification requirements for domestic relations orders mandated under Section 414(p) of the Internal Revenue Code. Use of the Model QDRO generally shortens the review period and quickens the approval of the domestic relations order.

The Procedures outline the requirements for qualification of a domestic relations order and the plan administrator's procedures for determining whether a domestic relations order constitutes a qualified domestic relations order.

Also, enclosed is a **DOMESTIC RELATIONS ORDER INFORMATION REQUEST FORM**. If you require additional information, please indicate the requested information on the enclosed **DOMESTIC RELATIONS ORDER INFORMATION REQUEST FORM** and forward the completed form to the address shown below:

Return form to:

John Hancock Retirement Plan Services, LLC, P.O. Box 796, Norwood, MA 02062-0796.

If you choose to expedite the mailing of your form(s) to John Hancock Retirement Plan Services, LLC, please note that Priority Service Mail (through the U.S. Postal Service) will deliver to a P.O. Box, but other express or overnight mail services require a street address. For mailing purposes, the street address is: John Hancock Retirement Plan Services, LLC, 690 Canton Street, Suite 100, Westwood, MA 02090.

If you have any questions about the above, please log on to mylife.jhrps.com or contact John Hancock at 1.800.294.3575. Participant Service Representatives are available Monday through Friday, 8:00 a.m. to 10:00 p.m. Eastern Time, except on New York Stock Exchange holidays.

Thank you.



BE16017020

QUALIFIED DOMESTIC RELATIONS ORDER

Frequently Asked Questions

WHAT IS A QDRO?

A QDRO is a qualified domestic relations order that provides that all or a portion of your vested benefit under your retirement plan be assigned to an "alternate payee." In order to be considered qualified, the domestic relations order must include certain information and meet certain other requirements. You will need to have a QDRO to assign any of your benefit under your retirement plan to an alternate payee (for example, if you are getting divorced and your settlement agreement requires that all or a portion of your retirement plan benefit be awarded or given to your former spouse).

WHAT IS A DOMESTIC RELATIONS ORDER?

A domestic relations order is a judgment, decree or order made pursuant to state domestic relations law that relates to the provision of child support, alimony payments, or marital property rights for the benefit of a spouse, former spouse, child, or other dependent of a participant.

DOES A DOMESTIC RELATIONS ORDER HAVE TO BE ISSUED BY A STATE COURT?

No. A domestic relations order may be issued by any state agency or instrumentality with the authority to issue judgments, decrees, or orders, or to approve property settlement agreements, pursuant to state domestic relations law. For purposes of these FAQs, we will use the term "court" when referring to any entity that may issue a domestic relations order.

WHO CAN BE AN "ALTERNATE PAYEE"?

An alternate payee cannot be anyone other than a spouse, former spouse, child, or other dependent of a participant.

HOW DOES A DOMESTIC RELATIONS ORDER BECOME A QDRO?

Your domestic relations order will be reviewed by John Hancock Retirement Plan Services, LLC ("John Hancock"), on behalf of the Plan Administrator. If the domestic relations order satisfies the criteria noted in the enclosed QDRO Procedures and can be administered by the Plan Administrator, a Notice of Qualification will be issued, which explains that the domestic relations order is a QDRO, and provides additional explanation regarding how the QDRO has been interpreted and will be administered.

WHAT ARE THE STEPS IN GETTING A QDRO?

- Prepare a domestic relations order (either use the enclosed Model QDRO or have a lawyer prepare one)
- Have the domestic relations order signed by the court
- Forward the court-approved domestic relations order to John Hancock
- John Hancock will review the domestic relations order and issue either a Notice of Qualification (if the domestic relations order is qualified) or a Notice of Nonqualification (if the domestic relations order is not qualified). If the domestic relations order is not qualified, the Notice of Nonqualification will explain what needs to be done to fix the domestic relations order.

HOW LONG DOES REVIEW OF MY DOMESTIC RELATIONS ORDER TAKE?

John Hancock generally reviews domestic relations orders and will notify you whether the domestic relations order is qualified or not within thirty days of receipt. If the domestic relations order is qualified, and John Hancock has all the information it needs to process and administer the QDRO, the Alternate Payee's benefit can usually be established within the same time-frame. Please note, however, that the Alternate Payee's benefit cannot be established until the domestic relations order is qualified. Therefore, every attempt should be made by the person preparing your domestic relations order to ensure that it can be qualified upon John Hancock's review.



BE16017020

QUALIFIED DOMESTIC RELATIONS ORDER

Frequently Asked Questions

WHAT CAN I DO TO SPEED THE PROCESS ALONG?

There are a few things you can do to help make sure your domestic relations order is reviewed and processed as efficiently as possible. First, take advantage of the materials available to you from John Hancock for preparing a QDRO. These include the Plan's QDRO Procedures, the Plan's Model QDRO, and a list of applicable default provisions that John Hancock will use in the event your domestic relations order does not specify an alternative. These materials are easily obtainable by contacting John Hancock via the internet at mylife.jhrps.com or by phone at 1.800.294.3575.

If you use the Plan's Model QDRO to prepare your domestic relations order, please make sure to fill it out completely. An incomplete domestic relations order is at increased risk of being rejected or not qualified.

Whether or not you use the Plan's Model QDRO, please make sure that your domestic relations order contains the following (in addition to the criteria specified in the "QDRO Requirements" section of the Plan's QDRO Procedures):

- The applicable domestic relations law under which it is issued;
- The Plan Name;
- The names, addresses, and social security numbers of both the Participant and the Alternate Payee, and the Alternate Payee's date of birth;
- The relationship between the Alternate Payee and the Participant;
- The amount awarded to the Alternate Payee, including the period for which gains and losses are to be credited;
- The form or forms of benefit available to the Alternate Payee;
- When the Alternate Payee may elect to commence distribution of the awarded benefit;
- What happens to the Alternate Payee's award in the event of the Alternate Payee's death; and
- The court's signature approving/issuing the domestic relations order.

WILL MY BENEFIT BE FROZEN WHILE THE DOMESTIC RELATIONS ORDER IS BEING REVIEWED?

Yes, your benefit will be frozen in accordance with the Plan's QDRO procedures upon: a) receipt by the Plan Administrator or John Hancock of a domestic relations order; b) receipt by the Plan Administrator or John Hancock of written or oral notification of a pending domestic relations order; or c) John Hancock's nonautomated issuance of a Model QDRO package to you (i.e., the Participant), Participant's spouse or counsel. You will not be able to take distributions or withdrawals (if applicable) during this time, unless you have already commenced distribution of your benefit under the Plan, in which case distributions may continue to be available under limited circumstances. Once your domestic relations order has been qualified and a record of benefit has been established for the Alternate Payee, the freeze on your benefit will automatically be removed.

WHAT HAPPENS IF MY DOMESTIC RELATIONS ORDER IS UNCLEAR OR DOES NOT SPECIFY AN OPTION?

The Plan's QDRO procedures include default provisions that will be used in the event that your domestic relations order is silent with respect to certain matters. You can avoid the use of defaults by specifying an alternative in your domestic relations order. If, instead of being silent with respect to an issue, your domestic relations order contains conflicting or unclear language, John Hancock will not apply its default provision relating to such issue, and your domestic relations order will not be qualified. In that event, you will have to revise your domestic relations order and resubmit it for review after having it approved by the court.

WHAT ARE THE DEFAULT PROVISIONS?

Please see the attached list of "Qualified Domestic Relations Order Default Provisions" which will be used when the domestic relations order provided to John Hancock is silent with respect to the issue addressed by the default provision.



BE16017020

MODEL QUALIFIED DOMESTIC RELATIONS ORDER For the Retirement Plan for Employees of Ben E. Keith Company and Its Affiliates

Note: The language below is approved by the Plan Administrator for the qualification of domestic relations orders affecting the Retirement Plan for Employees of Ben E. Keith Company and Its Affiliates. Complete the missing information and have the applicable court or other issuing agency sign and date at the bottom. You may wish to have this Model Qualified Domestic Relations Order ("Order") reviewed by legal counsel.

Note also: The Order must be signed by a court (or other authorized entity) pursuant to the appropriate state domestic relations law. Unsigned Orders **will not** be reviewed and will be returned to sender.

This Order is entered pursuant to the authority granted in the applicable domestic relations law of _____.¹

IT IS ORDERED AND ADJUDGED as follows:

- I. For purposes of this Order, the following terms are defined as follows:
 - A. "Plan" is the Retirement Plan for Employees of Ben E. Keith Company and Its Affiliates, as may be amended from time to time, and any successor thereto, to which this Order applies.
 - B. "Participant" is²:
 - Name:** _____
 - Social Security Number:** _____
 - Address:** _____

- C. "Alternate Payee" is:
 - Name:** _____
 - Social Security Number:** _____
 - Address:** _____

 - Date of Birth:** _____

- D. The Alternate Payee has the following relationship to the Participant³:
 - Spouse
 - Former spouse
 - Child

¹ Insert the state where the Order is issued. If the line is left blank, the Plan Administrator will interpret the Order to be entered pursuant to the domestic relations law of the jurisdiction of the entity issuing the Order (e.g., court or other authorized entity).
² Orders that do not contain the information requested in Section I.B. or I.C. will not be qualified.
³ Please check the appropriate box. If this section is not completed, and the relationship of the parties is not clear from the documentation provided, the Order will not be qualified.



MODEL QUALIFIED DOMESTIC RELATIONS ORDER
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates

Other dependent (please specify) _____

E. "Plan Administrator" is Retirement Committee and may be contacted at:

Human Resources Department, Ben E. Keith Company, 601 East Seventh Street, Fort Worth, TX 76102.

II. The following provisions govern the assignment, management and distribution of the benefit awarded to the Alternate Payee under this Order.

A. *Amount of Benefit Assigned to the Alternate Payee.* The Alternate Payee is awarded from the Participant's vested accrued benefit under the Plan (select one⁴):

Separate Interest Option 1: _____% of the actuarial equivalent value of the Participant's vested accrued benefit under the Plan as of ___/___/___, determined under the Plan's normal form of payment payable upon the Participant's attainment of his/her normal retirement date. If the Alternate Payee elects to receive distribution at an earlier date permitted under the Plan, subject to the eligibility of the Participant, the accrued benefit payable on behalf of the Alternate Payee shall be actuarially adjusted to reflect the distribution form selected and his/her age when the distribution of the benefit assigned hereunder commences.

Separate Interest Option 2: _____% of the actuarial equivalent value of (i) in proportion to (ii) where:

(i) is the Participant's vested accrued benefit under the Plan as of ___/___/___, determined under the Plan's normal form of payment payable upon the Participant's attainment of his/her normal retirement date, and

(ii) is a fraction (not greater than one), the numerator of which is equal to the number of months the Participant and Alternate Payee were married and the denominator of which is equal to the number of months the Participant participated in the Plan as of the date specified in the preceding paragraph. The Participant and Alternate Payee were married on ___/___/___ and divorced/legally separated on ___/___/___.

If the Alternate Payee elects to receive distribution at an earlier date permitted under the Plan, subject to the eligibility of the Participant, the accrued benefit payable on behalf of the Alternate Payee shall be actuarially adjusted to reflect the distribution form selected and his/her age when the distribution of the benefit assigned hereunder commences.

Separate Interest Option 3: _____% of the actuarial equivalent value of (i) in proportion to (ii) where:

(i) is the Participant's vested accrued benefit under the Plan as of ___/___/___, determined under the Plan's normal form of payment payable upon the Participant's attainment of his/her normal retirement date, and

(ii) is a fraction (not greater than one), the numerator of which is equal to the number of years (and fractions) the Participant and Alternate Payee were married and the denominator of which is equal to the number of years (and fractions) of the

⁴ Select Separate Interest Option 1, 2 or 3, or Shared Payments Option 1 or 2, and complete as necessary. If the Participant has already commenced benefit payments under the Plan, you must select a Shared Payments Option. Insert either a flat dollar amount or a percentage, as applicable. If electing a percentage, also include the applicable date (mm/dd/yyyy) as necessary.



BE16017020

MODEL QUALIFIED DOMESTIC RELATIONS ORDER
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates

Participant's service for benefit accrual under the Plan as of the date specified in the preceding paragraph. Please note that the Participant and Alternate Payee were married on ___/___/___ and divorced/legally separated on ___/___/___.

If the Alternate Payee elects to receive distribution at an earlier date permitted under the Plan, subject to the eligibility of the Participant, the accrued benefit payable on behalf of the Alternate Payee shall be actuarially adjusted to reflect the distribution form selected and his/her age when the distribution of the benefit assigned hereunder commences.

Shared Payments Option 1:

_____ % of the Participant's total monthly benefit in pay status under the Plan or upon commencement of the Participant's benefit, if later. Effective as soon as administratively feasible following the qualification of this Order, the Participant's monthly benefit under the Plan shall be reduced by this specified percentage.

Shared Payments Option 2:

\$_____ of the Participant's total monthly benefit in pay status under the Plan⁵. Effective as soon as administratively feasible following the qualification of this Order, the Participant's monthly benefit under the Plan shall be reduced by this specified dollar amount.

Notwithstanding the language set forth above, if this box is checked ⁶, under the Shared Payments Option selected above, in the event the Participant predeceases the Alternate Payee, and the Participant had elected a form of payment with a survivor benefit, the Alternate Payee shall continue to be treated as the survivor annuitant and be entitled to receive the survivor benefit based on the form of payment previously elected by the Participant. Any subsequent spouse of the Participant shall not be treated as a spouse of the Participant for such purposes. In such event, the Alternate Payee's right to a portion of the Participant's monthly benefit as called for under this Shared Payments Option shall be terminated as of the date of the Participant's death, and the survivor benefit shall be payable to the Alternate Payee in lieu of any other benefits to which he or she may become entitled under the terms of this Order.

B. *Form of Benefit Payment to Alternate Payee.* The Alternate Payee shall receive the benefit assigned on his/her behalf in accordance with one of the payment options available to the Participant in the Plan and elected by the Alternate Payee subject to any automatic lump sum cashout provision, and provided however, that the Alternate Payee may not elect to receive a joint and survivor annuity and name a subsequent spouse as a joint annuitant. Notwithstanding the foregoing, if the Participant has already elected a form of payment, or if the Order provides that the Participant and Alternate Payee are to share benefit payments, the Alternate Payee shall receive the benefit assigned on his/her behalf in accordance with the payment option elected by the Participant.

C. *Commencement of Benefit Payment to Alternate Payee.* The Alternate Payee may elect to commence distribution of the benefit assigned on his/her behalf:

on the first day of the month coincident with or next following the Participant's normal retirement date under the Plan.

⁵ To ensure the Order can be administered, do not select shared Payments Option 2 if the Participant is not yet in pay status under the Plan.

⁶ If this box is not checked, this paragraph will not apply.



BE16017020

MODEL QUALIFIED DOMESTIC RELATIONS ORDER
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates

- ⁷at any time on or after the Participant's attainment of "the earliest retirement age" as defined in Section 414(p)(4)(B) of the Code, but in no event later than "the required beginning date" as set forth in Section 401(a)(9) of the Code and the regulations thereunder. The earliest retirement age is the earlier of:**
- (a) the earliest date benefits are payable to the Participant under the Plan; or**
 - (b) the later of: (i) the date the Participant attains age 50; or (ii) the date on which the Participant could receive a distribution from the Plan if he/she separated from service.**

In no event will distribution be made to the Alternate Payee prior to the determination by the Plan Administrator that the Order constitutes a QDRO within the meaning of Section 414(p) of the Code and prior to receipt of the proper distribution form by the Plan Administrator.

- D. *Death of the Participant.* The death of the Participant will not affect the payment of the benefit assigned to the Alternate Payee under this Order if a separate interest option has been selected. If a shared payment option has been selected, payments to the Alternate Payee will generally cease upon the earlier of the death of the Participant or the Alternate Payee.
- E. *Death of the Alternate Payee.* In the event the Alternate Payee dies before the commencement of his/her benefit assigned under this Order, or if a shared payments option has been selected, said benefit will revert to and become the interest of the Participant. In the event the Alternate Payee dies after payment of his/her assigned benefit begins pursuant to a separate interest option, the amount and duration of the benefits payable to a beneficiary, if any, will be determined by the form of payment elected by the Alternate Payee.
- F. *Subsidized Early Retirement Benefits.* If benefits commence to the Alternate Payee before the Participant's termination of employment, only the present value of benefits actually accrued will be taken into account and not the present value of any employer subsidy for early retirement. If the Alternate Payee begins to receive benefits pursuant to the Order and the Participant subsequently retires with a subsidized early retirement benefit, the amount payable to the Alternate Payee:

- will be recalculated and the Alternate Payee will receive a proportionate share of the subsidy based on his/her interest in the Participant's accrued benefit.**
- will not be recalculated.⁸**

III. The following provisions are made in accordance with Section 414(p)(3) of the Code:

- A. This Order **does not** require the Plan to provide any type or form of benefit, or any option, not otherwise provided by the Plan.
- B. This Order **does not** require the Plan to provide increased benefits (determined on the basis of actuarial value).
- C. This Order **does not** require the payment of benefits to the Alternate Payee which are required to be paid to another alternate payee under another order previously determined to be a qualified domestic order.

⁷ The Plan Administrator will apply this option if no alternative option is selected.

⁸ The Plan Administrator will apply this option if no alternative option is selected.



BE16017020

MODEL QUALIFIED DOMESTIC RELATIONS ORDER
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates

IV. This Order assigns to the Alternate Payee the right to receive a portion of the Participant's vested accrued benefit payable under the Plan, which is qualified under Section 401(a) of the Code and the Employee Retirement Income Security Act of 1974 ("ERISA"). It is intended that this Order be qualified as a Qualified Domestic Relations Order within the meaning of Section 414(p) of the Code and Section 206(d) of ERISA and under the Retirement Equity Act of 1984.

In the event the Plan Administrator determines that the Order is not a Qualified Domestic Relations Order, then each party shall cooperate and do all things necessary to modify the Order so that it may be deemed a Qualified Domestic Relations Order by the Plan Administrator.

It is further ordered that the Court retains jurisdiction to amend or modify this Order so as to establish or maintain its qualification as a Qualified Domestic Relations Order as defined above.

V. The distribution of the benefit to an Alternate Payee who is the spouse or former spouse of the Participant will be included in the Alternate Payee's gross income in the year in which the distribution is made, to the extent the distribution does not include any after-tax contributions made to the Plan, and to the extent that the Alternate Payee does not elect to roll over the distribution to another qualified retirement plan or to an IRA. However, if the distribution is made to an Alternate Payee and is for child support, the distribution is included in the Participant's gross income and may not be rolled over to another qualified retirement plan or to an IRA.

The Alternate Payee is responsible for his/her own federal, state, local and other taxes attributable to the distribution of the benefit assigned to the Alternate Payee under this Order. The Plan Administrator will issue to the Alternate Payee a Form 1099-R stating the gross taxable amount of the distribution.

ENTERED BY _____ **THIS** _____ **DAY OF** _____, **20**_____.

Judge

Attorney for Petitioner (if applicable)

Name: _____

Address: _____

Attorney for Respondent (if applicable)

Name: _____

Address: _____



BE16017020

**DOMESTIC RELATIONS ORDER
INFORMATION REQUEST FORM
Retirement Plan for Employees of Ben E. Keith
Company and Its Affiliates**

Please complete the following information (type or print).

PARTICIPANT'S NAME		PARTICIPANT'S SOCIAL SECURITY NUMBER		
John Sample				
REQUESTER'S NAME		RELATIONSHIP TO PARTICIPANT/ALTERNATE PAYEE		
STREET ADDRESS	CITY	STATE	ZIP CODE	
		TELEPHONE NUMBER		

I. INFORMATION REQUEST

Please specify required information below:

II. SIGNATURE

I certify that the information provided on this form is correct.

Signature of Requester: _____ Date: _____

Return this form to: John Hancock Retirement Plan Services, LLC, P.O. Box 796, Norwood, MA 02062-0796.



QUALIFIED DOMESTIC RELATIONS ORDER

Default Provisions for Defined Benefit Plans

The following default provisions will be used when the domestic relations order ("Order") provided to John Hancock Retirement Plan Services, LLC ("John Hancock") is silent with respect to the issue addressed by the default provision:

Appropriate Domestic Relations Law: If no domestic relations law is specified, John Hancock, on behalf of the Plan Administrator, will act under the assumption that the Order has been issued pursuant to the domestic relations law of the jurisdiction in which the entity issuing the Order resides. For example, if the Order is issued by a court in the State of New York, and the appropriate domestic relations law has not been specified, John Hancock will act under the assumption that the Order has been entered pursuant to the domestic relations laws of the State of New York.

Relationship of Alternate Payee to Participant: If it is clear from the documentation provided that the Alternate Payee is the spouse or former spouse of the Participant, John Hancock, on behalf of the Plan Administrator, will deem the Alternate Payee as such, even if the relationship is not specified in the Order. However, if the relationship of the Alternate Payee to the Participant is unclear to John Hancock, the Order will not be qualified.

Form of Benefit: If the Order provides for the creation of a separate interest for the Alternate Payee and does not specify the form or forms of benefit available to the Alternate Payee, the Alternate Payee may elect payment in accordance with one of the payment options available to the Participant under the Plan; provided, however, that the Alternate Payee may not elect to receive a joint and survivor annuity and name a subsequent spouse as a joint annuitant. Alternatively, if the Order provides that the Participant and Alternate Payee are to share benefit payments, payments shall be made in the form elected by the Participant in accordance with Plan procedures.

Commencement of Benefit: If the Order does not specify when the Alternate Payee may commence distribution of the awarded benefit, the Alternate Payee may elect to commence distribution at any time on or after the Participant's attainment of the "earliest retirement age," provided, however that the Alternate Payee commences distribution no later than otherwise required by applicable law. For this purpose, "earliest retirement age" is defined as the earlier of:

- a) the earliest date benefits are payable to the Participant under the Plan; or
- b) the later of: 1) the date the Participant attains age 50; or 2) the date on which the Participant could receive a distribution from the Plan if he/she separated from service.

The Alternate Payee's benefit shall be subject to actuarial reduction for early commencement of benefits based on the terms and conditions of the Plan.

Death of Participant: If the Order provides for the creation of a separate interest for the Alternate Payee and does not specify otherwise, the death of the Participant will not affect the payment of benefit assigned to the Alternate Payee under the Order. Alternatively, if the Order provides that the Participant and Alternate Payee are to share benefit payments and the Order does not specify otherwise, payments to the Alternate Payee will generally cease upon the Participant's death.

Death of Alternate Payee: In the event the Alternate Payee dies before commencing distribution of his or her benefit assigned under the Order, or if a shared payments option has been selected, the benefit awarded to the Alternate Payee shall revert to and become the interest of the Participant. However, if a separate interest option has been selected and the Alternate Payee dies after commencing distribution of his or her benefit assigned under the Order, provided the Order does not specify otherwise, any remaining benefit shall be paid to the Alternate Payee's beneficiary under the Plan, or, in the event the Alternate Payee has not named a beneficiary, to the Alternate Payee's estate. The amount and duration of any benefits payable to the Alternate Payee's beneficiary (or estate, if applicable), if any, shall be determined by the form of payment elected by the Alternate Payee, if applicable.

Subsidized Early Retirement Benefits: If the Order does not address what happens to the Alternate Payee's benefit in the event that the Participant retires with a subsidized early retirement benefit, the amount payable to the Alternate Payee shall not be adjusted and the Alternate Payee shall not receive a proportionate share of such subsidy.



BE16017020

QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURES

Plan administrators are required to establish reasonable procedures for determining the qualified status of domestic relations orders and for administering distributions under such orders pursuant to Section 414(p) of the Internal Revenue Code. The following procedures have been adopted by the Plan Administrator. For purposes of the following procedures, the term "Interested Parties" shall mean all parties named in a domestic relations order and any representatives designated in the domestic relations order or any accompanying correspondence.

Freeze Participant's Benefit Upon Actual Knowledge of Pending Order

The Plan Administrator or Plan Administrator's designee (collectively referred to as "Plan Administrator") shall put a freeze status on a Participant's benefit upon the following:

- receipt of a domestic relations orders ("Order");
- receipt of written or oral notification to the Plan Administrator of a Participant's pending Order; or
- nonautomated issuance of a qualified domestic relations order ("QDRO") package by John Hancock Retirement Plan Services, LLC to the Participant, Participant's spouse or counsel.

The Participant will not be able to take distributions from their benefit during the period the benefit is frozen, unless the Participant has already commenced distribution of the benefit, in which case distributions may continue to be available under limited situations.

Once an Order has been determined to be qualified and a benefit has been established for the Alternate Payee pursuant to the Order, the freeze on the Participant's benefit will automatically be removed. Prior to that time, the frozen status can only be removed upon the Participant's and his/her spouse's completion of the **AUTHORIZATION TO REMOVE FROZEN BENEFIT STATUS FORM**, or upon the Plan Sponsor's written direction (which must indemnify John Hancock Retirement Plan Services, LLC).

Send Notice of Receipt of Domestic Relations Order

Upon receipt of an Order, the Plan Administrator shall promptly send a written Notice of Receipt of Domestic Relations Order ("Notice") to all Interested Parties at the addresses specified in the Order, if applicable, which acknowledges receipt of the Order and sets forth the requirements that the Order must satisfy in order to constitute a QDRO as defined in Section 414(p) of the Internal Revenue Code. (The specific QDRO requirements are outlined below.) The Plan Administrator may also submit a copy of the Plan's Model Qualified Domestic Relations Order with the Notice. If the address of the Participant or Alternate Payee is not provided in the Order, the Plan Administrator may send the Notice to the address of the Participant or Alternate Payee last known to the Plan Administrator.

QDRO Requirements

In order to constitute a QDRO, the Order must satisfy all of the following requirements:

1. The Order is issued by a court pursuant to its state domestic relations law (including a community property law).
2. The Order relates to the provision of child support, alimony payments, or marital property rights to a spouse, former spouse, child or other dependent of the Participant.
3. The Order creates or recognizes the Alternate Payee's right to receive all or a part of the Participant's vested benefit under the Plan.
4. The Order specifies the following information:
 - (a) The full name of the Plan or Plans to which it applies;
 - (b) The amount or percentage of the Participant's vested benefit to be paid to the Alternate Payee, or the manner in which the amount or percentage is to be determined;
 - (c) The number of payments or the period to which the Order applies; and



BE16017020

QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURES

-
- (d) The Social Security number, name, and last known mailing address of the Participant and each Alternate Payee covered in the Order.
 5. The Order does not require the Plan to provide any type or form of benefit, or any option that is not already provided under the Plan and does not require the Plan to provide increased benefits (determined on the basis of actuarial value). Furthermore, the Order cannot provide the Alternate Payee with the right to receive a joint and survivor annuity under which a subsequent spouse of the Alternate Payee could be named as a contingent annuitant.
 6. The Order does not require the payment of benefits to the Alternate Payee which are required to be paid to another alternate payee named under another qualified domestic relations order.

Review of Orders

The Plan Administrator shall review all appropriately executed Orders.

If the Order constitutes a QDRO, within 30 business days of receipt, the Plan Administrator shall send a Notice of Qualification to all Interested Parties stating that the Order constitutes a QDRO.

If the Order is not qualified, within 30 business days of receipt, the Plan Administrator shall send a Notice of Nonqualification to all Interested Parties.

Pending Determination of Status

Benefit payments cannot be distributed to a Participant or Alternate Payee named in an Order while the Order is pending qualification.

Within a reasonable period after receipt of an Order, the Plan Administrator shall determine whether it is a QDRO. If, within 18 months from the date on which the first payment would be required to be made under the Order, a final determination is made that the Order (as modified, if applicable) is a QDRO and proper Notice is given to the Interested Parties, then the Plan Administrator shall follow the terms of the Order and authorize distribution of the amount awarded to the Alternate Payee in accordance with the terms of the Order.

If, within the 18 month period, it is determined that the Order is not a QDRO, or if no final determination is made within such period, the Plan Administrator shall notify all Interested Parties in writing of such fact and authorize distribution of the amount involved to the person or persons who would otherwise be entitled to receive such amount in the absence of the Order, or if such person or persons are not yet in pay status under the terms of the Plan, remove the frozen benefit status from the Participant's benefit.

Notice of Qualification of the Order

If the Order is determined to be qualified, the Plan Administrator shall notify in writing all Interested Parties that a determination has been made that the Order constitutes a QDRO as defined in Section 414(p) of the Internal Revenue Code. This Notice of Qualification ("Qualification Notice") shall also outline the terms and conditions of the Order. In conjunction with the issuance of the Qualification Notice, the Plan Administrator shall establish a separate account for the Alternate Payee, administer the Order in accordance with the terms of the Order as outlined in the Qualification Notice, and remove the freeze from the Participant's benefit.

An Interested Party may dispute the determination by mailing, or delivering, a written objection to the Plan Administrator. If an Interested Party disputes this determination, the Plan Administrator shall place a freeze upon both the Participant's account and the Alternate Payee's account (provided such party(ies) have not already taken distribution of their respective account(s)), which shall be automatically removed upon resolution of the dispute.



BE16017020

QUALIFIED DOMESTIC RELATIONS ORDER PROCEDURES

Notice of Nonqualification of the Order

If the Order is determined to be not qualified, the Plan Administrator shall notify in writing all Interested Parties that a determination has been made that the Order is not a QDRO. This Notice of Nonqualification ("Nonqualification Notice") shall also state the reasons for the determination. The Plan Administrator may include a copy of the Plan's Model Qualified Domestic Relations Order with the Nonqualification Notice to be used as guidance to bring the Order into compliance with QDRO rules. The Plan Administrator shall await a revised order. The review process will then be repeated.



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